

PATENT  
Attorney Docket No. 41980.001047

**Remarks**

Claims 1-17 are pending and stand rejected. New claims 18 through 21 are hereby added. The Office Action rejects claims 1-11 and 13-15 under 35 U.S.C. § 102(a) as allegedly being anticipated by U.S. Patent No. 6,735,569 to Wizig ("Wizig"). The Office Action rejects claims 12 and 16-17 under 35 U.S.C. § 103(a) as allegedly being obvious over Wizig in view of U.S. Patent No. 6,134,548 to Gottsman ("Gottsman"). Applicant has amended the claims and respectfully submits that the claims are novel and non-obvious over the art of record and earnestly solicit notice of allowance.

For at least the following reasons, Wizig and Gottsman, alone or in combination, do not disclose all of the features of claims 1, 7, and 13 and therefore the Action does not properly establish a *prima facie* case of anticipation or obviousness to reject independent claims 1, 7, and 13. In particular, neither Wizig nor Gottsman disclose providing a user with a plurality of health related goods or services and allowing the user to repeatedly "select" desired and available goods and services to thereby "build" a benefits package as required by the claim, i.e., "the user repeating the viewing and selecting steps to build a health benefits package based upon options available to the user." The Office Action does not rely on Gottsman for these limitations and Wizig merely provides a user with a "panel" of health care services from which a user selects a package. The user "selects" the package and does not "build" a package by successive viewing and selecting steps. Further, neither of these references teach or suggest these limitations. Accordingly, the independent claims 1, 7, and 13 are novel and nonobvious over both Wizig and Gottsman and the dependent claims 2-6, 8-12, and 14-17 are for at least these reasons patentable.

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In addition, newly added claims 18 through 21 are not anticipated nor rendered obvious by either Wizig or Gottsman taken alone or in combination.


Consideration and allowance in view of the foregoing remarks are respectfully requested.

For any fees due in connection with filing this Response the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Should the Examiner believe anything further is desirable in order to place the application in even better condition for allowance, the Examiner is invited to contact Applicant's undersigned representative at the telephone number listed below.

Respectfully submitted,

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